Department of the Army

Preparing for Retirement Seminar

Soldier for Life Retirement Services Office

19 May 2015

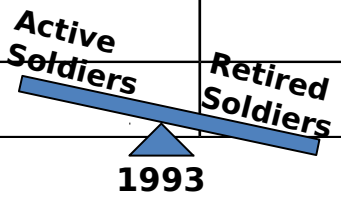
Purpose

To provide an overview of the planning needed to prepare for retirement.

NOTE: This briefing is *not* designed to replace the Army Pre-Retirement Briefing provided by Retirement Services Officers!

Population Served -- Growing

Year	Active Soldiers	Retired Soldiers
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



In FY13, the Army paid $18.5 Billion in retired and annuity pay to Retired Soldiers and surviving spouses

Army Retirement Services

An Army Program Since 1955

Retirement is a process, not an event!

32,210 Soldiers retired in FY14

	Active Army	ARNG	USAR	Retired Soldiers	Surviving Spouses	Total
2015 Population Served	498,642	348,661	197,668	934,816	248,046	2.23M

Pre-Retirement Policy

- 117 Retirement Services Officers
- Career Status Bonus Counseling
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- MyArmyBenefits website
- Soldier for Life website

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP) assistance
- Army *Echoes* Newsletter & Blog
- CSA & Installation Retired Soldier Councils
- Retiree Appreciation Days

AR 600-8-7 – "Retirement Services Program"

http://soldierforlife.army.mil/retire

Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions
- Discuss the information with your family

Some Planning Thoughts

Two Years Prior to Retirement

- Make fundamental life decisions and consider retirement locations
- Confirm when your active duty service obligation ends
- Review the Preseparation Counseling Checklist with your SFL-TAP Counselor
- Identify Army and other service providers who will assist you

24-12 Months Prior to Retirement

- Attend installation RSO pre-retirement and SBP briefings
- Attend a SFL Transition Assistance Program (SFL-TAP) Employment Workshop
- Evaluate family requirements (education, care, employment, etc.)
- Develop your Individual Transition Plan with action dates
- Investigate health and life insurance alternatives
- Consider whether you will take terminal leave or cash in unused leave

12 Months Prior to Retirement

- Receive post-government service employment restriction counseling
- Begin researching the job market and developing a resume

For a full list, visit:
https://www.sfl-tap.army.mil/pages/transition/preseparation_timeline.aspx

Retirement Planning
Step 1

Contact your Soldier For Life Transition Assistance Program (SFL - TAP) office for assistance in preparing for a career after military service

TRANSITION ASSISTANCE PROGRAM

Start Strong • Serve Strong • Reintegrate Strong • Remain Strong

Soldier For Life Transition Assistance Program

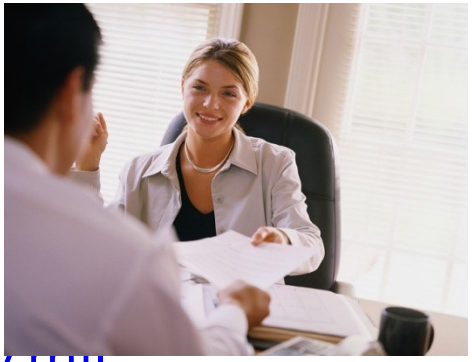
You may initiate the SFL - TAP process 24 months before retirement.

You MUST complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.

Soldiers need an average of 40 hours, spread over a six-month period of time, to take advantage of SFL - TAP services.

Consists of:

- Pre-separation counseling
- Job assistance workshops
- Individual counseling
- Job search resources



SFL - TAP Home Page: https://www.sfl-tap.army.mil

Retirement Planning
Step 2

Submit for Retirement

Applying for Active Duty Length of Service Retirement

- ***How***
  - Officer - Chapter 6, AR 600-8-24
  - Enlisted - Chapter 12, AR 635-200

- ***When***
  - Maximum: 12 months before desired retirement date
  - Minimum: All Officers – 9 months before start date of transition leave
    Enlisted – 9 months before retirement date

- ***Where***
  - General Officers: Notify GOMO at (703) 697-7994/9466 (DSN 227)
  - COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 (DSN 332)
  - All others: Local Military Personnel Office
  - JAG Retirements (703) 545-2028
  - Chaplain Retirements (571) 256-8764

CG, HRC is the retirement authority for officers with 20-30 years of service and SSG(P) and above not retiring at RCP.

Other Retirement Considerations

Retirement date

- 1st day of the month if for length-of-service
- any date for disability retirement

In lieu of PCS – apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.

Active duty service obligations due to promotion, PCS, transferring GI Bill

Retiring on same day as AD pay raise (final pay only)

Non-Regular Retirement Eligibility & Transfer to Retired Reserv

- ***Acquire the minimum qualifying years***
  - 20 years for normal retirement; 15 years for a medical retirement
  - 6 or 8 year final service rule might apply:
    - NOE prior to 5 Oct 94? Serve last 8 years in RC
    - NOE 5 Oct 94 to 24 Apr 05? Serve last 6 years in a RC
    - NOE 25 Apr 05 and later? No RC service requirement
- ***Points = Retired Pay:*** verify yours are correct NOW!
- ***Retired Pay before 60?***
  - Federal law reduces nonregular retirement age 90 days for each 90-day increment on qualifying orders.
  - CAN cross fiscal year boundaries, but only if served after 1 OCT 2014.
  - The maximum reduction is to age 50.
- ***When to Apply to HRC:*** NET 9 months and NLT than 90 days prior to the date retired pay is to start.

Retirement Planning
Step 3

Contact your Retirement Services Officer and attend a Pre-Retirement Briefing

You may attend the pre-retirement briefing at any time.
We encourage you to attend *BEFORE* you apply for retirement

Pre-Retirement Briefing Topics

NOTE: The mandatory Soldier for Life - Transition Assistance Program is a separate program for all Soldiers leaving the Army

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service) Step 2: Determine which pay plan you are eligible for based on your DIEMS date Step 3: Use the appropriate formula to calculate your retired pay	**Where to validate your DIEMS** The brigade/installation Personnel Automation Section POC can correct DIEMS dates. The local finance office will correct the Defense Joint Military System. Once a Soldier's DIEMS date can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to
http://myarmybenefits.us.army.mil
and click on the retirement calculator

Final Basic Pay Plan

(DIEMS Pre 8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

Commissioned service requirement

Time-in-grade requirement

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 - 100

Or just go to **http://myarmybenefits.us.army.mil**
for your personal retirement calculation

High-3 Pay Plan

(DIEMS between 8 Sep 80 and 31 Jul 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

Typically an average of the last 36 months

Commissioned service requirement

Full COLAs

Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5

30 thru 40

75 - 100

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

High-3 or REDUX Plan

(DIEMS post – 1 Aug 86 – "Choice")

RETIRED PAY = (Years of creditable service x 2-1/2%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter

$30K Career Status Bonus (CSB) - 15th year

If you chose the CSB, you receive COLA minus 1%; one-time catch-up

COLA at age 62; COLA minus 1% after age 62

Credit for all full months served

Years of service	20	21	22	23	24	25	26	27	28	29
30 thru 40										
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5
75 - 100										
High-36/Final Mult. %	50	52.5	55	57.5	60	62.5	65	67.5	70	
72.5	**75 - 100**									

Or just go to **http://myarmybenefits.us.army.mil** for your personal retirement calculation

Income Taxes*

No State Income Tax

Alaska
Florida
Nevada
New Hampshire
South Dakota
Tennessee
Texas
Washington
Wyoming

No State Tax On Retired Pay

Alabama
Hawaii
Illinois
Iowa
Kansas
Louisiana
Massachusetts
Michigan
Mississippi
New Jersey
New York
Ohio
Pennsylvania
Wisconsin

Some State Tax On Retired Pay

Arizona
Arkansas
Colorado
Connecticut
Delaware
Georgia
Idaho
Indiana
Kentucky
Maine
DC
Maryland
Virginia
Missouri
Montana
New Mexico
North Carolina
North Dakota
Oklahoma
Oregon
South Carolina
Utah
Washington
West

State Tax on ALL Retired Pay

California
Minnesota
Nebraska
Rhode Island
Vermont
Virginia

* As of March 2015. Conditions or limitations apply. See the MyArmyBenefits state fact sheets for details.

MyArmyBenefits

MyArmyBenefits
The U.S. Army official benefits website
Home
Benefit Library
Benefit Calculators
News
Help
Español
SEARCH
ESTIMATE YOUR RETIREMENT PAY
Log in to calculate an estimate of your retirement pay for any of the three retirement systems-High 3, Final Pay or REDUX. Your personal data is filled in for you. MORE
MyArmyBenefits is the Official Army Benefits Website
Finding Your Benefits is as Easy as 1 - 2 - 3!
Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
Calculate Estimates of Your Survivor and Survivor Education Benefits
Forecast Your Retirement Benefits
Special information is provided for severely injured Soldiers and their families in the Wounded Warrior section of the site and for surviving family members of fallen Soldiers in the Survivor Benefits section. If you have questions or comments please contact us.
SPECIAL MODULES
Wounded, Ill and Injured
Casualty Operations
Multimedia
Soldier for Life
More Information
DS LOGON
A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.
REGISTER FOR DS LOGON
NEED BENEFITS HELP?
Contact our counselors
FEDERAL BENEFITS
By Category
By Component
By Life Event
A to Z
STATE / TERRITORY BENEFITS
Please select...
GO

- **Benefit Library**
  - Federal Fact Sheets
  - State and Territory Benefits Fact S
  - Resource Locators
- **Benefit Calculators**
  - Retirement
  - Survivor Benefits
  - Deployment Calculator
- **Benefits Help Desk Operations**
- **Wounded Warrior Special Modul**
  - Wounded Warrior / DRE Calculato
  - Sustaining Income Calculator
- **Casualty Operations Special Mod**
  - Survivor Benefits Report

http://myarmybenefits.us.army.mil
Links directly to DEERS information
through CAC or DS Logon.

Retirement Planning Step 4

Schedule your retirement physical

Retirement Physical

Army requires a retirement physical

NET 6 months and **NLT 1 month** before retirement/transition leave

Your last record of active duty health

Assists with claim for VA service-connected disability

Use the results of your retirement physical to apply for VA disability benefits under the

Benefits Delivery at Discharge (BDD) Program (60-180 days left)
Quick Start Program (<60 days left)

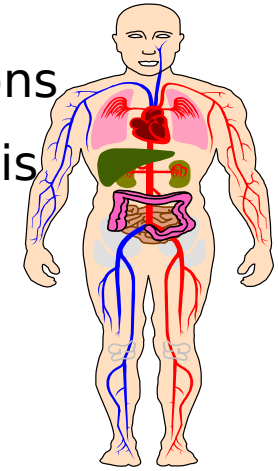
VA goal is to start disability payments within 60 -120 days of retirement. Visit the VA web site at http://www.va.gov or call 1-800-827-1000

VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- 2015 basic rates: from $133 (10%) to $2907 (100%)

  (30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <50% disabled, disability pay* offsets military retired pay $ for $
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service related, but is not severe enough to merit disability pay

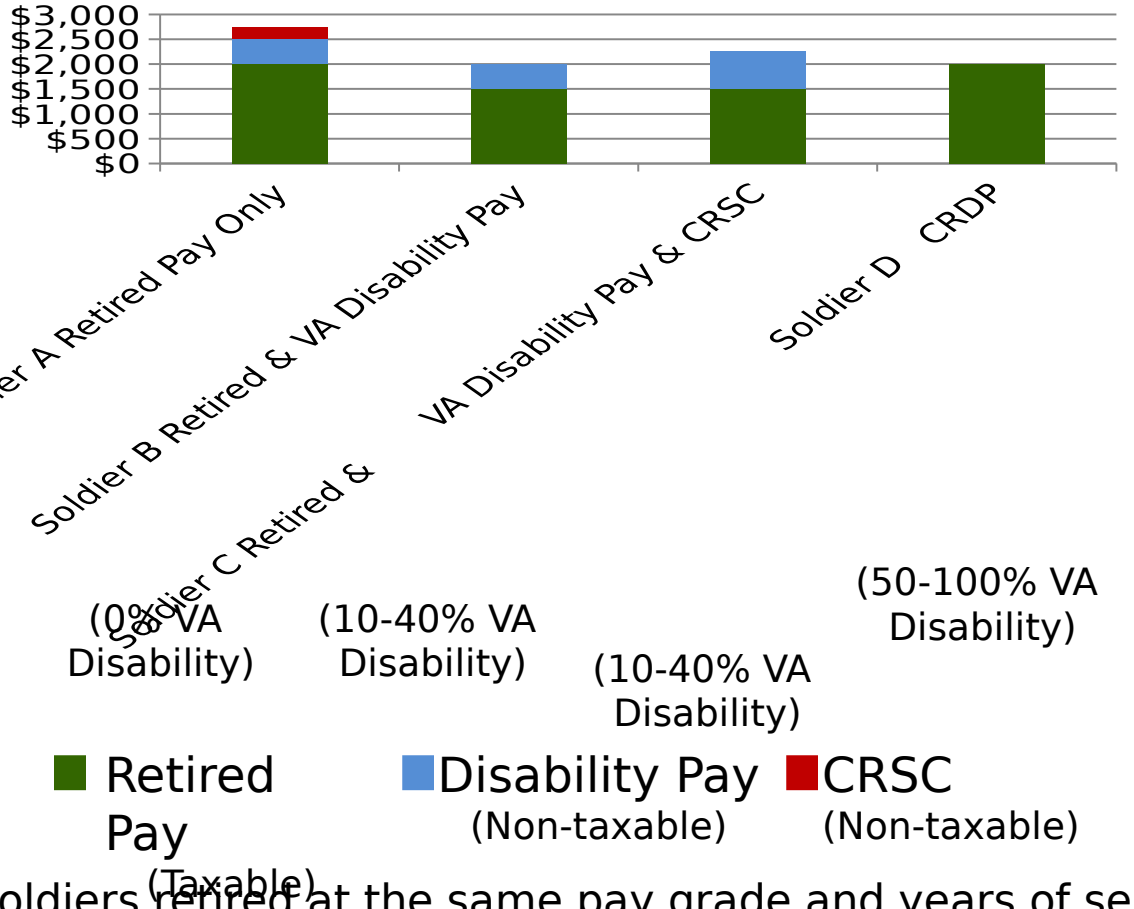


CRSC & CRDP Comparison

Combat-Related Special Compensation	Concurrent Retired and Disability Pay
Combat-related disabilities • Armed conflict (e.g. wounds) • Simulated combat (e.g. FTX) • Hazardous service (e.g. parachute duty) • Instrumentalities of war (e.g. combat vehicles)	Service-connected disabilities Retired pay that would have been waived by the Soldier in order to receive disability pay is restored
10%-100% disability rating	50%-100% disability rating
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	20-year (Active or RC) or TERA retirement
Must apply to HRC	Automatic; no application required
http://www.crsc.army.mil	http://www.dfas.mil/retiredmilitary/disability/crdp.html

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retired and Disability Pay (CRDP)



Example Only

NOTE: All Soldiers retired at the same pay grade and years of service

Post 9/11 GI Bill Transferability

- Since 1 AUG 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**. Soldiers cannot retire until their service obligations are satisfied, with a few exceptions.

- **Confirm obligation end date** before establishing retirement date by visiting the Transfer of Education Benefits website (http://milconnect.dmdc.mil).

- VA will **revoke the transfer and recoup benefits** already used by dependents of Soldiers who are separated or released under involuntary provisions before the agreed upon additional service commitment.

For more information, contact HRC Education Incentives Section at 1-800-872-8272 or usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil

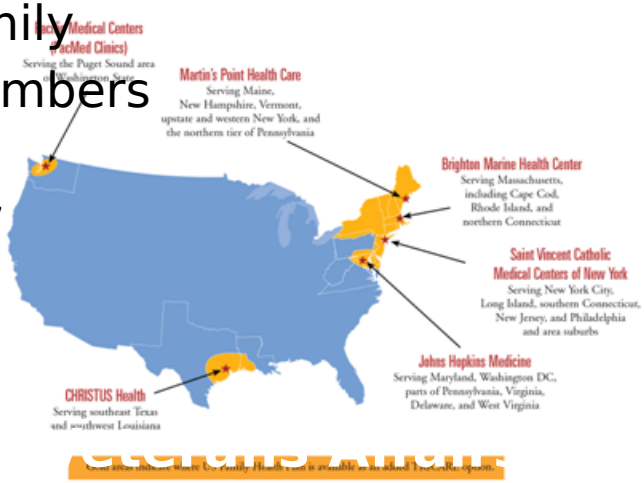
Healthcare Decisions . . .

- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- **TRICARE Prime** – MTFs are principal source of health care (100% covered)
  - ❖ Annual fee is $555.84 per family or $277.92 per individual plus copays for treatment at non-MTF TRICARE network providers
- **TRICARE Extra** – the "preferred provider" option (80% covered/20% copay)
  - ❖ No enrollment fee, but annual deductible and co-payments apply
- **TRICARE Standard** – "fee-for-service" option (75% covered/25% copay)
  - ❖ No enrollment fee, but annual deductible and co-payments apply
- **TRICARE Young Adult** – for children between ages 23 and 26
  - ❖ Not subsidized by the Federal Government
- **TRICARE For Life** – Supplements Medicare when you turn 65

Healthcare Decisions . . .

- TRICARE Prime Option for Active duty family members, retirees and eligible family members up to age 65.
- http://www.usfhp.com/ or (800) 748-7347


Martin's Point Health Care
Serving Maine, New Hampshire, Vermont, upstate and western New York, and the northern tier of Pennsylvania
Brighton Marine Health Center
Serving Massachusetts, including Cape Cod, Rhode Island, and northern Connecticut
Saint Vincent Catholic Medical Centers of New York
Serving New York City, Long Island, southern Connecticut, New Jersey, and Philadelphia and area suburbs
Johns Hopkins Medicine
Serving Maryland, Washington DC, parts of Pennsylvania, Virginia, Delaware, and West Virginia
CHRISTUS Health
Serving southeast Texas and southwest Louisiana

- Vets separated under any condition other than dishonorable including Army Reserves or National Guard called to active duty by a federal period
- Some Vets may be required to pay a copay for treatment of their nonservice-connected conditions. Private health insurance may reduce or eliminate the copay.
- Most Vets must complete a financial assessment at time of enrollment
- http://www.va.gov/health/ or 1-877-222-VETS (8387)

TRICARE Retiree Dental Plan

A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION

Who Is Eligible

- –Retired Soldiers of any age
- –Gray Area Soldiers, not yet age 60
- –Spouses, unremarried surviving spouses, and eligible children of both

Where It's Available

U.S., Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, and Overseas TRDP

What it Costs

Dependent on location; monthly rates $25-$120

Costs borne by participant; no government subsidy

Must enroll within 120 days after retirement to skip the 12-month waiting period

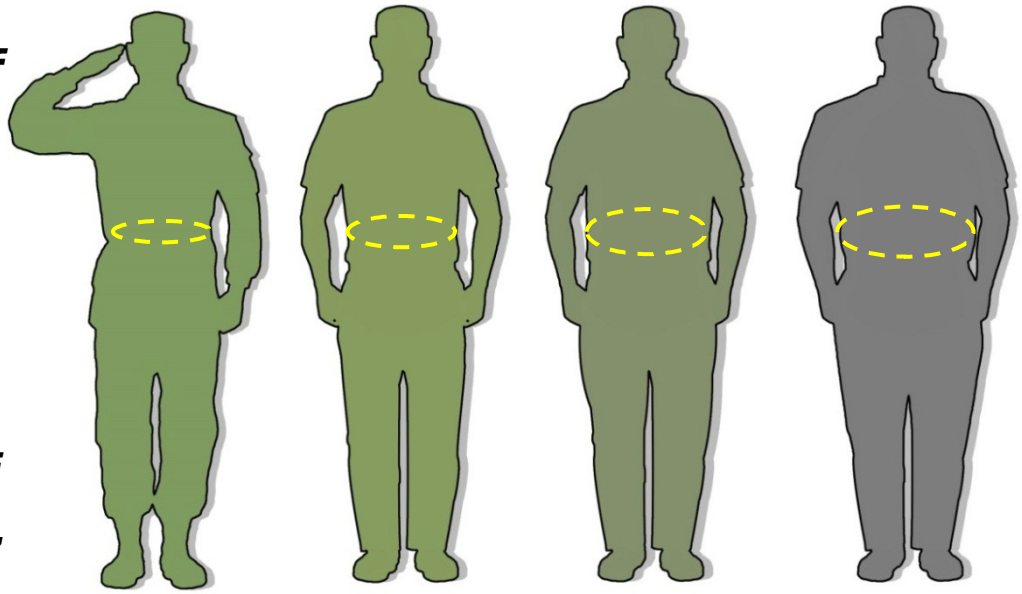
See http://www.trdp.org for more details

Retirement = New Mission

Don’t take off the uniform and put on the pounds.

Prevent unnecessary post-retirement weight gain!

- ***Almost half of military retirees are obese.***
- ***When compared to active duty of the same age, the rate of obesity is twice as high in retirees.***



It is much easier to maintain your weight, than to lose what you gained!

Obesity Increases Risk For:

- *Stroke*
- *Heart Disease*
- *Diabetes*
- *High Blood Pressure*
- *Sleep Apnea*
- *Joint pain*
- *Gallstones*

Source: U.S. Army Public Health Command

Focus on the Performance Triad

http://armymedicine.mil/Pages/performance-triad.aspx

Be mission-ready so that you can enjoy a long and healthy retirement.

Sleep

Get sufficient quality sleep

Activity

Maintain an exercise routine

Increase daily physical activity

Nutrition

Improve your nutrition

Control your portions and calories

- **Set a goal, make a plan - make time**
- **Employ self-monitoring**

Source: U.S. Army Public Health Command

The Survivor Benefit Plan

A **critically important** part of pre-retirement planning for you and your Family!

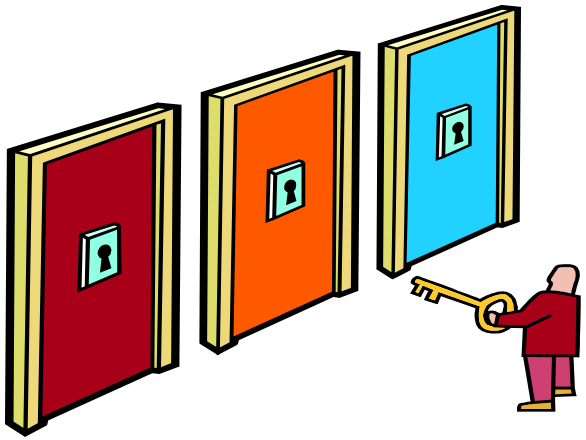
A ***financial foundation*** for your retirement

RETIRED PAY STOPS WHEN THE RETIRED SOLDIER DIES!

In FY13, 81% of Retiring Soldiers took SBP

http://soldierforlife.army.mil/retirement/sbp

SBP Elections . . .



- Must be made ***before*** retirement
- Are generally irrevocable, but ***may*** be cancelled with spouse's concurrence between months 25-36 following retirement
- Spouse concurrence is required ***by law*** if Soldier elects less than maximum SBP coverage for his/her spouse unless the election is for former spouse

Six Election Categories

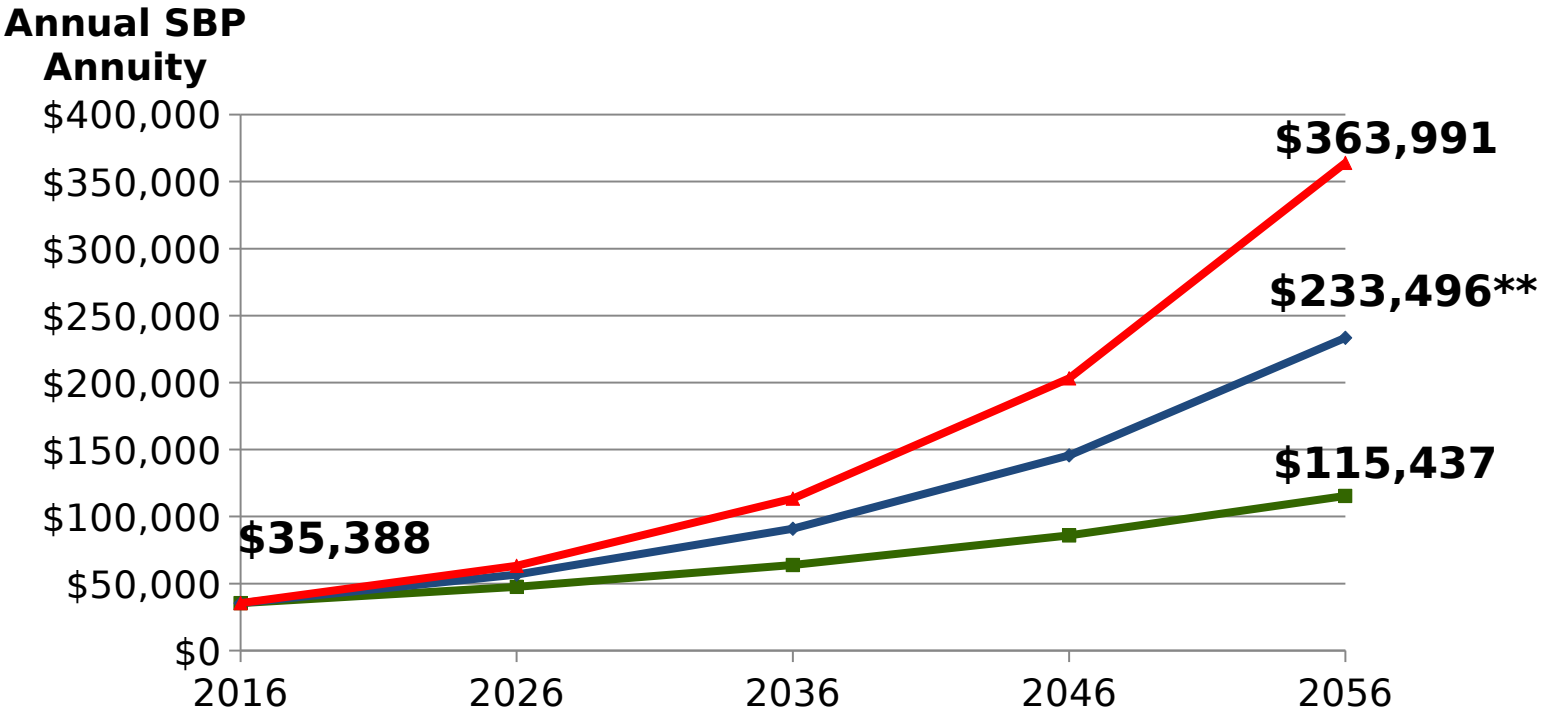
- Spouse Only
- Spouse & Children
- Children Only
- Former Spouse Only
- Former Spouse & Children
- Insurable Interest

Spouse SBP

- Annuity is 55% of the “base amount”
- Cost is 6.5% of the “base amount”
- “Base amount” can be $300 up to full retired pay
- Annuity paid forever (unless spouse remarries before age 55; if remarriage ends, annuity is reinstated)
- If surviving spouse remarries after age 57 and is eligible to receive both SBP and DIC, spouse receives both based on case law
- Annuity is increased by annual COLA
- Annuity is taxable as unearned income (premiums are paid with pre-tax dollars)

SBP Cost of Living Adjustments (COLA)

The effects of COLA on SBP over 40 years for a CSM who retires in 2015 with a $5,362 SBP base amount and then dies in 2016.



You pay in today's dollars for an SBP annuity paid in future dollars.

- **3% COLA** represents low inflation
- **4.83% COLA**** represents inflation average over previous 40 years
- **6% COLA** represents moderate inflation

All calculations are before tax dollars made using DOD Office of the Actuary tables

Spouse SBP Premium Payback Period

SOURCE: DOD Actuary

Soldier Life Cycle

Serve Strong

- Technical and Leadership experience
- PME supports continued development
- ACT / COOL / J
- Credentialing, tifications and Licensing

2

Start Strong

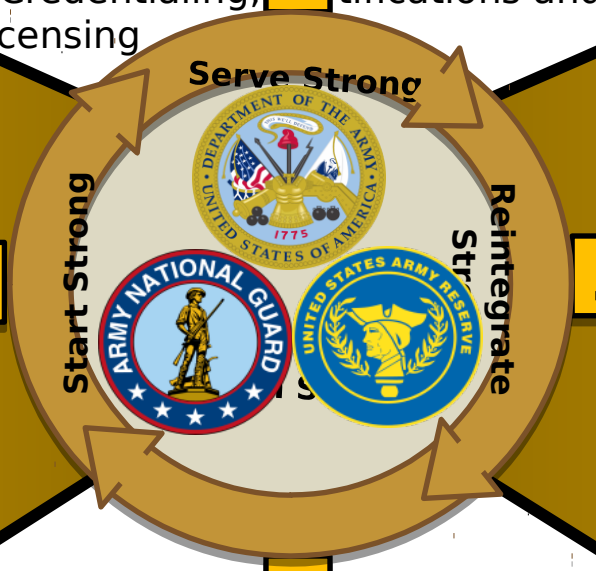
- Recruit Top 29%
- HS Diploma / College
- PaYS Partner (Partnerships for Youth Success)
- Initial Entry Training (IET)
- Army Values and Warrior Ethos

1

Re-integrate Strong

- SFL-Transition Assistance Program (TAP)
- Retirement Services
- National Guard / Reserve
- Army Network / Mentors
- Community Action Teams
- Apprenticeships/Internships

3



4

Remain Strong

- Community Reception
- National Guard / Reserve
- VSO / MSO
- Retired Soldiers / Veterans

Army Lapel Button/ Retired Army Lapel Button & Badge

Past

Army Lapel Button

US Army Retired Lapel Button 1968-2007

US Army Retired Lapel Pin 2007-2014

US Army Retired ID Badge

Present

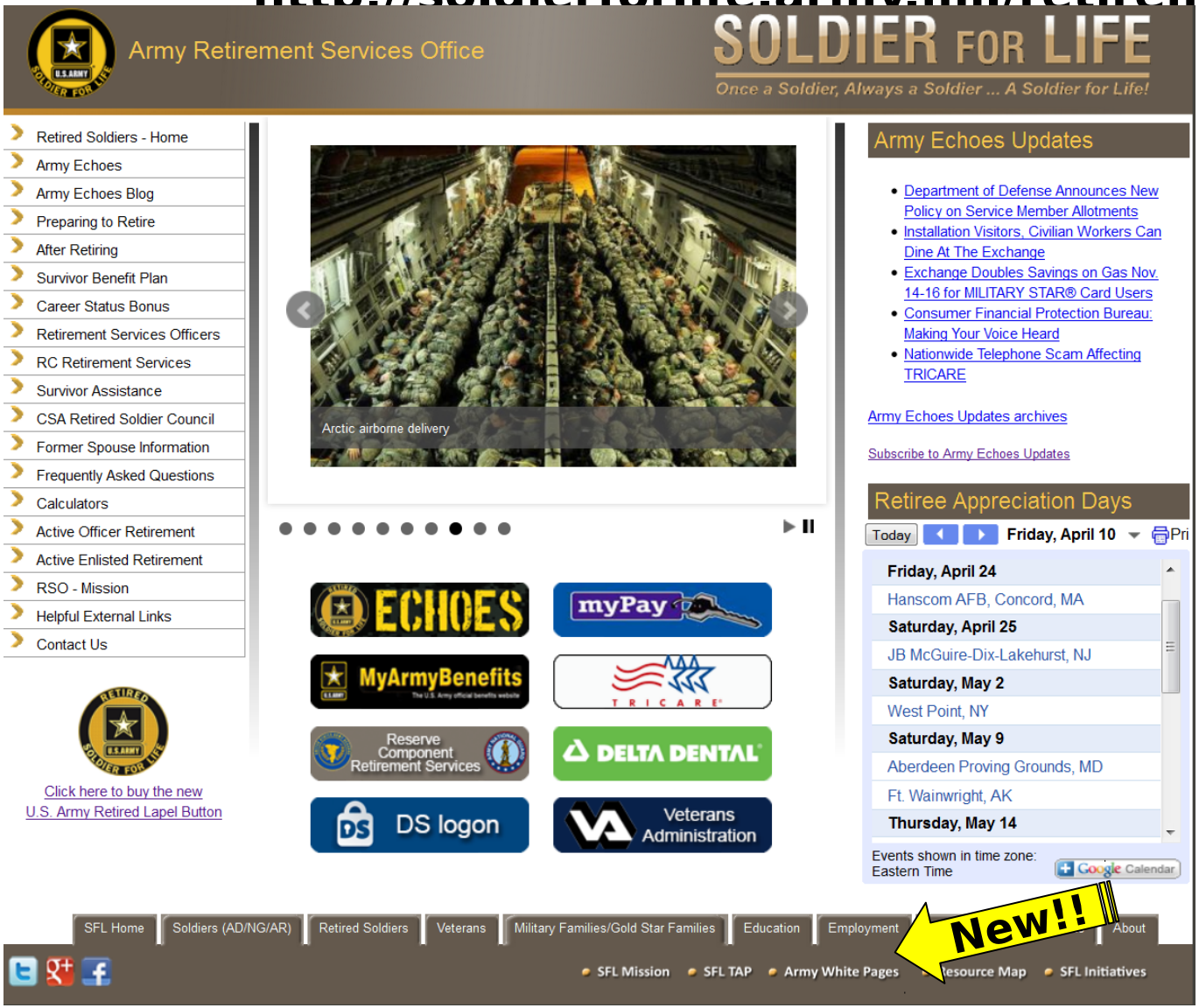
Army Lapel Button

Retired Army Lapel Button

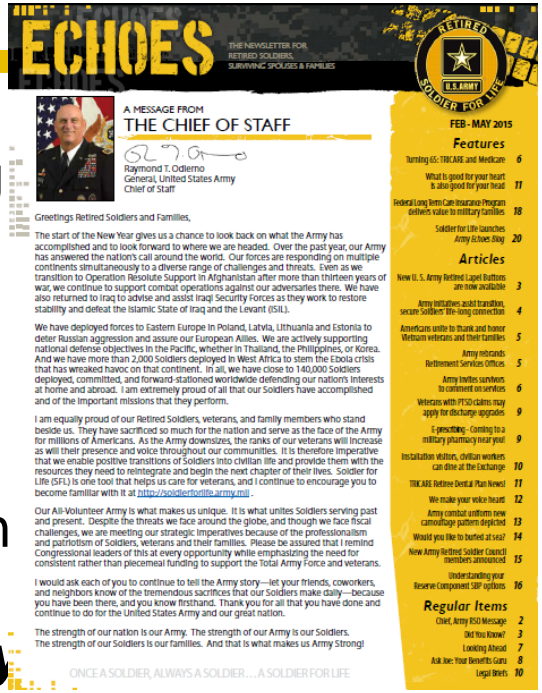
US Army Retired ID Badge

The ***NEW*** Retirement Services Website

http://soldierforlife.army.mil/retirement



Army Echoes


ECHOES
THE NEWSLETTER FOR RETIRED SOLDIERS, SURVIVING SPOUSES & FAMILIES
RETIRED U.S. ARMY SOLDIER FOR LIFE
A MESSAGE FROM
THE CHIEF OF STAFF
Raymond T. Odierno
General, United States Army
Chief of Staff
Greetings Retired Soldiers and Families,
The start of the New Year gives us a chance to look back on what the Army has accomplished and to look forward to where we are headed. Over the past year, our Army has answered the nation's call around the world. Our forces are responding on multiple continents simultaneously to a diverse range of challenges and threats. Even as we transition to Operation Resolute Support in Afghanistan after more than thirteen years of war, we continue to support combat operations against our adversaries there. We have also returned to Iraq to advise and assist Iraqi Security Forces as they work to restore stability and defeat the Islamic State of Iraq and the Levant (ISIL).
We have deployed forces to Eastern Europe in Poland, Latvia, Lithuania and Estonia to deter Russian aggression and assure our European Allies. We are actively supporting national defense objectives in the Pacific, whether in Thailand, the Philippines, or Korea. And we have more than 2,000 Soldiers deployed in West Africa to stem the Ebola crisis that has wreaked havoc on that continent. In all, we have close to 140,000 Soldiers deployed, committed, and forward-stationed worldwide defending our nation's interests at home and abroad. I am extremely proud of all that our Soldiers have accomplished and of the important missions that they perform.
I am equally proud of our Retired Soldiers, veterans, and family members who stand beside us. They have sacrificed so much for the nation and serve as the face of the Army for millions of Americans. As the Army downsizes, the ranks of our veterans will increase as will their presence and voice throughout our communities. It is therefore imperative that we enable positive transitions of Soldiers into civilian life and provide them with the resources they need to reintegrate and begin the next chapter of their lives. Soldier for Life (SFL) is one tool that helps us care for veterans, and I continue to encourage you to become familiar with it at http://soldierforlife.army.mil .
Our All-Volunteer Army is what makes us unique. It is what unites Soldiers serving past and present. Despite the threats we face around the globe, and though we face fiscal challenges, we are meeting our strategic imperatives because of the professionalism and patriotism of Soldiers, veterans and their families. Please be assured that I remind Congressional leaders of this at every opportunity while emphasizing the need for consistent rather than piecemeal funding to support the Total Army Force and veterans.
I would ask each of you to continue to tell the Army story—let your friends, coworkers, and neighbors know of the tremendous sacrifices that our Soldiers make daily—because you have been there, and you know firsthand. Thank you for all that you have done and continue to do for the United States Army and our great nation.
The strength of our nation is our Army. The strength of our Army is our Soldiers. The strength of our Soldiers is our families. And that is what makes us Army Strong!
ONCE A SOLDIER, ALWAYS A SOLDIER....A SOLDIER FOR LIFE
FEB - MAY 2015
Features
Turning 65: TRICARE and Medicare 6
What is good for your heart is also good for your head 11
Federal Long Term Care Insurance Program delivers value to military families 18
Soldier for Life launches Army Echoes Blog 20
Articles
New U. S. Army Retired Lapel Buttons are now available 3
Army initiatives assist transition, secure Soldiers' life-long connection 4
Americans unite to thank and honor Vietnam veterans and their families 5
Army rebrands Retirement Services Offices 5
Army invites survivors to comment on services 6
Veterans with PTSD claims may apply for discharge upgrades 9
E-prescribing - Coming to a military pharmacy near you! 9
Installation visitors, civilian workers can dine at the Exchange 10
TRICARE Retiree Dental Plan News! 11
We make your voice heard! 12
Army combat uniform new camouflage pattern depicted 13
Would you like to buried at sea? 14
New Army Retired Soldier Council members announced 15
Understanding your Reserve Component SBP options 16
Regular Items
Chief, Army RSO Message 2
Did You Know? 3
Looking Ahead 7
Ask Joe: Your Benefits Guru 8
Legal Briefs 10

- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- New apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with ***myPay*** accounts now receive *Army Echoes* electronically at their email addresses in ***my***

Change your email address in myPay to a commercial email address before you retire!

- Receive *Army Echoes* ***BEFORE*** you retire! Subscribe at

https://soldierforlife.army.mil/retirement/echoes-subscription

.

- Subscribe to the ***Army Echoes*** **Blog** to receive frequent news between editions at http://soldierforlife.army.mil/retirement/blog

Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- Retired ID card is not CAC, so…
  - No access to DOD Enterprise Email
  - No access to CAC-enabled systems
  - Must change ***myPay*** account to commercial email
  - Must obtain DS Logon Account to access records and systems

DS Logon: Request an account online at https://www.dmdc.osd.mil/identitymanagement/authenticate.do?execution=e1s1

Or visit an ID Card facility or VA Regional Office

Retirement Services Officers (RSO)

Every retiring/Retired Soldier and Family **WORLDWIDE** is supported by an RSO who gives pre-retirement briefings and answers questions one on one.

Joint Base Myer-Henderson Hall Pre-Retirement Briefing held the first Tuesday of each month in Town Hall (Bldg 243), 0800-1200. RSO contact information 703-696-5948, email usarmy.jbmhh.asa.mbx.hrd-rso@mail.mil

Fort Belvoir Pre-Retirement Briefing held the second Wednesday of the month at the Barden Education Center (Bldg 1017), 0800-1200. RSO contact information 703-806-4551, email gwendolyn.s.lott.civ@mail.mil

Fort Meade Pre-Retirement Briefing held the 2nd and 4th Friday each month (check website, reservations required) at McGill Training Center. RSO contact information (301) 677-9600/9434/9603, email MeadeRSO@mail.mil

Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage http://soldierforlife.army.mil/retirement
  - DA Pre-Retirement Counseling Guide
  - USAR & ARNG Non-Regular Retirement Guides
  - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at http://myarmybenefits.us.army.mil/
- Army Installation Retirement Services Officers (RSOs) http://soldierforlife.army.mil/retirement/rso
- HRC Reserve Retirements Branch https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements
- USAR Regional Support Command RSOs listed at: http://soldierforlife.army.mil/retirement/reservecomponent
- State RSOs can assist National Guard Soldiers

http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator

For more information

Army
http://soldierforlife.army.mil/retirement

Air Force
http://www.retirees.af.mil/

Navy
http://www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx

Marine Corps
https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR

Coast Guard
http://www.uscg.mil/ppc/ras/

Thank you for your service!!

QUESTIONS?